IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS:

Chapman, et al.

Express Mail

Label No.

EL602994779US

FILED:

May 10, 2001

FOR:

SYSTEMS AND METHODS FOR NOTIFYING A CONSUMER

OF CHANGES MADE TO A CREDIT REPORT

Attorney Docket No. E1001-251209

Commissioner for Patents Box Patent Applications Washington, D.C. 20231

CERTIFICATE OF MAILING (37 CFR 1.10)

Sir:

I hereby certify that this Utility Patent Application is being deposited with the United States Postal Service on the date shown below in an envelope as "Express Mail Post Office to Addressee" service under 37 CFR 1.10, Mailing Label Number EL602994779US addressed to Commissioner for Patents, Box Patent Application, Washington, DC 20231.

Sharon J. Jenkins

Date: May <u>//</u>, 2001

15-11-01

Attorney Docket No.

PTO/SB/05 (11-00)

Approuse use through 10/31/2002. OMB 0651-0032 U.S. Patent and Tradema rice: U.S. DEPARTMENT OF COMMERCE

U.S. Patent and Tradems Tice: U.S. DEPARTMENT OF COMMERC Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

UTILITY PATENT APPLICATION TRANSMITTAL

First Inventor Chapman, et al.

SYSTEMS AND METHODS FOR NOTIFYING A
CONSUMER OF CHANGES MADE TO A CREDIT
REPORT

E1001-251209

(Only for new nonprovisional applications under 37 C.F.R. 1.53(b))

Express Mail Label No. EL602994779US

	·							
APPLICATION ELEMENTS				Commissioner for Patents ADDRESS TO: Box Patent Application				
See MPEP chapter 600 concerning utility patent application contents.				Washington, DC 20231				
1. Fee Transmittal Form (e.g., PTO/SB/17) (Submit an original and a duplicate for fee processing) 2. Applicant claims small entity status. See 37 CFR 1.27. 3. Specification [Total Pages 36] (preferred arrangement set forth below) - Descriptive title of the Invention - Cross References to Related Applications - Statement Regarding Fed sponsored R & D - Reference to sequence listing, a table, or a computer program listing appendix - Background of the Invention					7. CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix) 8. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary) a. Computer Readable Form (CRF) b. Specification Sequence Listing on: i. CD-ROM or CD-R (2 copies); or ii. paper c. Statements verifying identity of above copies ACCOMPANYING APPLICATIONS PARTS			
 Brief Summary of the Invention Brief Description of the Drawings (if filed) Detailed Description Claim(s) 			9. 🔲	(when there is an assignee) Attorney				
-	Abstract of the Di	sclosure		11. English Translation Document (if applicable)				
4. Drawing(s) (35 U.S.C.113) [Total Sheets 14]				12. 🗌		n Disclosure (IDS)/PTO-144	Copies of IDS Citations	
5. Oath or Declaration [Total Pages] a. Unexecuted (original or copy)				13. 🔲	3. Preliminary Amendment			
ь. П	-	rior application (37 C	FR 1.63 (d))	14. 🛛				
		ation/divisional with B		15. 🗀	(Should be specifically itemized) 15. Certified Copy of Priority Document(s)			
i. [.		OF INVENTOR(S)		15. 🗀	(if foreign priority is claimed)			
		ent attached deleting inve- ior application, see 37 C .33(b).		16. Request and Certification under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35				
6.		heet. See 37 CFR 1	.76	17 🔯	or its equivalent. 17. ☑ Other: <u>Certificate of Express Mail</u> #EL602994779US			
				17. DA Otiel. Certificate of Express Mail #EE00255477500				
18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76: Continuation Divisional Continuation-in-part (CIP) Of prior application No:/ Prior application information:								
•		<u></u>	17. CORRESPON					
☑ Customer Number or Bar Code Label (Insert Customer No. or Atta				ach bar code	e label here)	or 🗆 Co	rrespondence address below	
A/	John S. Pratt	, Esq.						
Name	Kilpatrick Sto	23370						
Address	1100 Peachtr	PATENT TRADEMARK OFFICE						
Address	Suite 2800							
City	Atlanta		State	GA	<i>I</i>	Zip Code	30309-4530	
Country	USA		Telephone	404.815.6	5500	Fax	404.815.6555	
Name (Print/Type) Li K. Wang, Esq.		, ,	Registration No. (Attorney/Agent) 44,393					
Signature			1/208/			Date	May <u>10</u> , 2001	

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark

PTO/SB/35 (11-00)

Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office; U. S. DEPARTMENT OF COMMERCE

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

	Atty Docket Number		E1001-251209
REQUEST AND CERTIFICATION UNDER 35 U.S.C. 122(b)(2)(B)(i)		SYSTEMS AND METHODS FOR NOTIFY CONSUMER OF CHANGES MADE TO A REPORT	
	First Named Inventor		Chapman, et al.

I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

May 10, 2001 Date

Li K. Wang, Reg. No. 44,393

Signature

Typed or Printed

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant must notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).

Burden Hour Statement: This collection of information is required by 37 CFR 1.213(a). The information is used by the public to request that an application not be published under 35 U.S.C. 122(b) (and the PTO to process that request). Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 6 minutes to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

for FY 2001 Patent fees are subject to annual revision Small Entity payments must be supported by a small entity

đ

M

ij

U

ū

П

FEE TRANSMIT	TAL	Ī	
Under the Pa	k Reduction Act of 1995, no	erso	ns are required to respond to
	s sign (+) inside uiis box →	+	

Complete if Known					
Application Number	NEW				
Filing Date	May 10, 2001				
First Named Inventor	Chapman, Tom et al.				
Group / Art Unit	Unknown				
Examiner Name	Unknown				

statement, otherwise, large entity fees must be paid. See 37 C.F.R. §§ 1.27 and 1.28 E1001-251209 TOTAL AMOUNT OF PAYMENT Attorney Docket Number FEE CALCULATION (continued) METHOD OF PAYMENT (check one) 3. ADDITIONAL FEES 1. The Commissioner is hereby authorized to charge Fee Paid **Entity Small Entity** Large indicated fees and credit any over payments to: Fee Description Code Fee (\$) Code Fee (\$) 130 205 65 Surcharge - late filing fee or oath Deposit 105 11-0855 Account Surcharge - late provisional filing 127 50 227 25 Number fee or cover sheet Deposit KILPATRICK STOCKTON LLP Non-English Specification 139 130 139 130 Account Name 147 2,520 147 2,520 For filing a request for ex parte reexamination 920* 112 920* Requesting publication of SIR prior to Charge any Additional Fee Required Under 112 Examiner action 37 CFR. 1.16 and 1.17 Requesting publication of SIR after 113 1,840 113 1,840 Applicant claims small entity status. See 37 CFR 1.27 Examiner action Extension for reply within first month 115 110 215 55 Payment Enclosed: Extension for reply within second 116 390 216 195 Credit card ___ Money Order Other Check Extension for reply within third month 117 890 217 445 **FEE CALCULATION** Extension for reply within fourth month 218 695 1. BASIC FILING FEE 118 1,390 Large Entity Small Entity 1.890 228 945 Extension for reply within fifth month 128 Fee Paid Fee Fee Description Fee Fee Fee 119 300 219 155 Notice of appeal Code Code (\$) Filing a brief in support of an appeal 310 220 155 120 710 355 Utility filing fee 710 201 121 270 221 135 Request for oral hearing 160 Design filing fee 106 320 206 Petition to institute a public use proceeding 138 1,510 138 1,510 245 Plant filing fee 490 107 207 Petition to revive - unavoidable 140 110 240 55 355 Reissue filing fee 108 710 208 Petition to revive - unintentional 141 1,240 241 620 75 Provisional filing fee 114 150 214 Utility issue fee (or reissue) 142 1,240 242 620 (\$)710.00440 243 220 Design issue fee SUBTOTAL (1) 143 Plant issue fee 2. EXTRA CLAIM FEES 144 600 300 Extra Fee from Fee Paid Claims below Petitions to the Commissioner 130 122 130 122 Petitions related to provisional 50 123 50 123 -20**= 18 **Total Claims** 34 14 Х = 252.00 Applications Submission of Information Disclosure 126 240 126 240 -3**= 3 80 240.00 Independent 6 X Statement claims Recording each patent assignment per 581 40 581 40 Ö 0 Multiple Dependent Claims property (times number of properties) 710 246 355 Filing a submission after final rejection 146 ** or number previously paid, if greater; For Reissues, see below (37 ČFR 1.129(a)) **Large Entity** Small Entity 710 249 355 For each additional invention to be 149 Fee Fee Description Fee Fee Fee examined (37 CFR 1.129(b)) Code (\$) Code (\$) Request for Continued Examination (RCE) 179 710 279 345 9 Claims in excess of 20 103 18 203 202 40 Independent claims in excess of 3 102 80 Other fee (specify) 135 Multiple dependent claim, if not paid 270 204 104 Other fee (specify)_ 109 80 40 **Reissue independent claims over original patent 110 18 9 **Reissue claims in excess of 20 (\$) 0 *Reduced by Basic Filing Fee Paid SUBTOTAL (3) and over original patent SUBTOTAL (2) (\$) 492.00 Complete (if applicable) SUBMITTED BY Reg. No. (Attorney/Agent) 44.393 Li K. Wang Typed or printed Telephone Customer No. 23370 (404) 532-6955 Kilpatrick Stockton LLP Name Signature May 10, 2001 Date